



Check with us for your money needs.

The STORE FRONT



Enroll in Bill Payer ...

FREE

Albertsons Employees' Federal Credit Union has enhanced our Bill Payer service by adding bill presentment and (drum roll, please) making the service FREE to members.

Now, any member with a share draft account and direct deposit of a payroll or Social Security check can use this service free of charge. Simply sign up for CU OnLine access, which is free for all members, then follow the links to the online enrollment form for Bill Payer. The information you provide is safeguarded using secure Internet data encryption technologies and is only used for setting up your Online Bill Payment account.

Our CU OnLine Bill Payer is fast, easy, safe and versatile. With CU OnLine Bill Payer you can:

- Pay your bills online with just a few clicks! All you need is a copy of your bill!
- Have your bills delivered electronically with select merchants.

- Feel safe knowing your account and payment information are password-protected. Data encryption and firewall technology ensure the security and privacy of your transactions.
- Pay bills one at a time or set up recurring payments. It's up to you! If you like, download your history into Quicken or Microsoft Money to closely manage your finances.
- Pay your bills whenever you want, day or night! You choose when the funds will be removed from your account.

If you're tired of spending hours writing checks, buying stamps and paying your bills, worrying about whether they'll get there on time, relax and take control of your finances. Visit www.albertsonsempfcu.com sign up and enjoy the convenience of online bill payment today.

Our Web site has a new look

You may have noticed that our Web site has changed. It still has all of the same great information, and now it's in a new easy-to-read format. If you haven't seen our new look, visit www.albertsonsempfcu.com and check it out.



There's still time to contribute to an IRA

If you contribute to an Individual Retirement Account, you still have until April 15, 2005, to contribute for the 2004 tax year. The contribution limit for individuals in 2004 is \$3,000 (\$3,500 if you're age 50 or older). In 2005 that limit is increased to \$4,000 per individual (\$4,500 if you're age 50 or older).

There is no minimum or required IRA contribution, and all earnings on the amounts in an IRA are untaxed until withdrawn. Contributions to a Traditional IRA can be tax deductible if you are not participating in an employer-sponsored retirement plan. In the case of the Roth IRA, contributions are not tax-deductible, however, withdrawals may be tax-free provided certain minimum rules are met.

To reap the tax benefits of your IRA, don't wait. Check with your financial planner or tax advisor for the details of contributing before tax season is over.

Mark your calendar for the annual meeting on Thursday, March 17, 2005.

Join us at 5:30 p.m. in Boise, Idaho at the Holiday Inn.

Shed the holiday weight from your mailbox



The most wonderful time of the year has a tendency to create lasting effects well into the New Year. Not only do our hearts and our stomachs overflow with holiday “cheer” — our mailboxes, filled with the bills of the season, also seem to expand along with our waistline. Let Albertsons Employees’ Federal Credit Union help you beat the battle of the bulge by consolidating your holiday bills into one payment with a low-rate personal loan.

A personal loan is a smart, affordable way to consolidate those holiday bills and shed some of those holiday pounds ... from your mailbox, of course. Simply gather up all of your high-interest bills and determine the amount you need. Imagine the money you’ll save on interest alone.

While we can’t help you fit back into the clothes you wore before the holidays began, we can help reduce the weight of high-interest holiday purchases. Contact your Albertsons Employees’ Federal Credit Union branch office today.

Balance your budget Learn where your money goes

Have you ever asked yourself where all your money goes? If you ask that question a lot, it is time to make a budget for yourself. By creating a budget, you make sure your money is used for the things that are most important to you and your family.

It’s not easy or exciting, but setting up a budget can help you spend money wisely. A computer and financial software can make it easier to create a budget, but these things are not necessary.

The first step in creating a budget is to find out how you spend your money now. Make a list of **fixed expenses**, such as rent or mortgage payments, automobile payments or insurance policies, etc. Next, track your **variable expenses**. Keep track of all the money you spend every day and write it down. Try to place each expense into an appropriate category.

After a month or more of tracking every dollar that is spent, go over your budget carefully. Look for **spending patterns**, and watch for habits that eat away at your finances. A soda at work may cost only a dollar, but having one every day costs more than you realize. Find simple ways to reduce your everyday expenses, such as bringing a soft drink to work instead of buying one out of the machine.

Once you’ve found the leaks in your budget, make changes to create your new spending plan. Stick to your new budget, and track your spending habits. You may find some adjustments are necessary in your plan, so remain flexible in your budget and your goals. Remember that a family that lives within its means will have the money it takes to make the future bright.

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FINANCIAL HIGHLIGHTS

(as of October 2004)

Members	45,457
Shares	\$162,830,608
Loans	\$74,161,250
Total Assets	\$194,902,017

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